Patent

Attorney's Docket No. 032668-026

TRADE THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re F	atent Ap	oplication of) ·			
Daniel I. FLITCROFT et al.			Group Art Ur	Group Art Unit: 2161		
Applic	ation No	o.: 09/665,574) Examiner: U	Examiner: Unassigned		
Filed:	Septem	ber 18, 2000)			
For:	CRED: METH	INFORMATION DIS))))) CLOSURE STATEM	AENT	RECEIVED NOV 2 2 2002 GROUP 3600	
		missioner for Patents				
Sir:						
above-		ed is an Information Disclosure and patent application.	Statement and accompa	anying forn	n PTO-1449 for the	
	[X]	No additional fee for submission	n of an IDS is require	d.		
	[]	The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.				
	[]	A certification under 37 C.F.R. § 1.97(e) is also enclosed.				
	[] A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.					
	[] Charge \$ to Deposit Account No. 02-4800 for the fee due.					
•	[]	A check in the amount of \$	is enclosed fo	or the fee du	ie.	
	6, 1.17 a	ommissioner is hereby authorized and 1.21 that may be required by nt No. 02-4800. This paper is s	this paper, and to cre			
			Respectfully submitte	d,		
			BURNS, DOANE, SWE	CKER & M	ATHIS, L.L.P.	
Alexar	30x 1404 1dria, Vi 336-6620	rginia 22313-1404	By: John F. Guay Registration No	o. 47,248		

Date: November 20, 2002



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of	
Daniel I. FLITCROFT et al.) Group Art Unit: 2161
Application No.: 09/665,574) Examiner: Unassigned
Filed: September 18, 2000))
For: CREDIT CARD SYSTEM AND METHOD	RECEIVED NOV 2 2 2002
	GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

U.S. Patent No. 6,343,279

U.S. Patent No. 6,240,397

U.S. Patent No. 5,621,201

EPO 0590861

EPO 0590961

Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.

GE Capital Financial, Inc., "GE Pre-Authorization System," www.ge.com/capital/cardservices/corpcard/3pcard4.htm.

The documents being submitted within three (3) months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The Examiner's attention is directed to the following copending applications and the documents cited therein:

Application Number	Filing date
09/506,830	February 18, 2000;
09/691,175	October 18, 2000;
10/160,178	June 4, 2002; and
10/160,190	June 4, 2002.

In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

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